Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 1 of 49

B1 (Official Form 1)(04/13)		oarrionic	. u	.go <u> </u>					
	States Bank thern District						Vol	untary	Petition
Name of Debtor (if individual, enter Last, First, Clark, Anthony M	Name of Debtor (if individual, enter Last, First, Middle):  Clark, Anthony M				ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and			years	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-8668  Street Address of Debtor (No. and Street, City, a		plete EIN	(if more	than one, state	f Soc. Sec. or all)				o./Complete EIN
2035 Prentiss Drive # C Unit 310									
Downers Grove, IL		ZIP Code							ZIP Code
60516				CD '1	C (1	D: : 1 DI	CD.		
County of Residence or of the Principal Place of Business: <b>DuPage</b>				y of Reside	ence or of the	Principal Pl	ace of Busin	ness:	
	( 11 )		M-:1:.		-f I-i-t D-ht	(:C 1:CC	t f t	-4 - 11	
Mailing Address of Debtor (if different from stre	eet address):		Maini	ig Address	of Joint Debt	or (11 differe	nt from stre	et address):	
	_	ZIP Code							ZIP Code
Location of Principal Assets of Business Debtor									
(if different from street address above):									
Type of Debtor		of Business			•	of Bankruj	. •		:h
(Form of Organization) (Check one box)  Individual (includes Joint Debtors)	(Check	cone box)		Chant		Petition is Fi	led (Check	one box)	
See Exhibit D on page 2 of this form.	☐ Single Asset Re	eal Estate as d	efined	☐ Chapt☐ Chapt☐		□ C	hapter 15 P	etition for R	ecognition
☐ Corporation (includes LLC and LLP) ☐ Partnership	in 11 U.S.C. §	101 (51B)		☐ Chapt	er 11	of	a Foreign l	Main Procee	ding
Other (If debtor is not one of the above entities,	☐ Stockbroker			Chapt				etition for R Nonmain Pro	
check this box and state type of entity below.)	☐ Commodity Bro	oker		☐ Chapt	er 13	OI	a roleigh	Nommann Fit	oceeding
Charter 15 Dahter	Other					Natur	e of Debts		
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exe	mpt Entity		1_		(Check	k one box)	_	
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Check box Debtor is a tax-ex under Title 26 of Code (the Interna	the United State	es	defined "incurr	are primarily contains 11 U.S.C. § and in 11 U.S.C. § and indivioual, family, or	§ 101(8) as idual primarily	for		are primarily ess debts.
Filing Fee (Check one box	.)	Check on	e box:		Chap	ter 11 Debt	ors		
☐ Full Filing Fee attached		I =			debtor as defir ness debtor as d				
Filing Fee to be paid in installments (applicable to		Check if:	DIOI IS HOL	a sman busi	ness debior as c	defined in 11 (	J.S.C. 9 101(	31 <b>D</b> ).	
attach signed application for the court's considerati debtor is unable to pay fee except in installments.									ers or affiliates) e years thereafter).
Form 3A.		Check all	applicable		итоині зиојесі	to adjustment	011 4/01/10 1	ina every inre	e years mereaguer).
Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration		,, I = '''			this petition.	0			•
		□ Acc			vere solicited pr S.C. § 1126(b).	repetition from	one or more	e classes of cre	editors,
Statistical/Administrative Information						THIS	SPACE IS I	OR COURT	USE ONLY
Debtor estimates that funds will be available				• 1					
Debtor estimates that, after any exempt prop there will be no funds available for distributi			e expense	es paid,					
Estimated Number of Creditors			_	_	_	1			
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000		5,001- 0,000	50,001- 100,000	OVER 100,000				
Estimated Assets	·					1			
	\$1,000,001 \$10,000,001	\$50,000,001 \$	] 100,000,001	\$500,000,001	More than				
\$50,000 \$100,000 \$500,000 to \$1	to \$10 to \$50 million million	to \$100 to	100,000,001 5 \$500 nillion	to \$1 billion					
Estimated Liabilities						1			
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$10		100,000,001 5 \$500	\$500,000,001 to \$1 billion					
	million million		nillion			<u> </u>			

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 2 of 49

**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Clark, Anthony M (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Laura M. Myers **December 15, 2014** Signature of Attorney for Debtor(s) (Date) Laura M. Myers 6275578 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

**B1** (Official Form 1)(04/13)

**Voluntary Petition** 

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ Anthony M Clark

Signature of Debtor Anthony M Clark

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 15, 2014

Date

Signature of Attorney\*

X /s/ Laura M. Myers

Signature of Attorney for Debtor(s)

Laura M. Myers 6275578

Printed Name of Attorney for Debtor(s)

Prairie State Legal Services - Wheaton

Firm Name

400 W. Roosevelt Rd., 1st FL Wheaton, IL 60187

Address

Telephone Number

**December 15, 2014** 

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Clark, Anthony M

Signatures

### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

## Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 4 of 49

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Anthony M Clark		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

# Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 5 of 49

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
± • ·	3 109(h)(4) as impaired by reason of mental illness or alizing and making rational decisions with respect to
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or
☐ Active military duty in a military co	ombat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Anthony M Clark
	Anthony M Clark
Date: December 15, 2	2014

В

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 6 of 49

B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Anthony M Clark		Case No	
-		Debtor	,	
			Chapter	7
			1	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	3,410.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		62,024.47	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,586.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,634.45
Total Number of Sheets of ALL Schedu	iles	22			
	Te	otal Assets	3,410.00		
			Total Liabilities	62,024.47	

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 7 of 49

B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Anthony M Clark		Case No		
_		Debtor	,		
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 12)	1,586.00
Average Expenses (from Schedule J, Line 22)	1,634.45
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	0.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		62,024.47
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		62,024.47

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 8 of 49

B6A (Official Form 6A) (12/07)

In re	Anthony M Clark	Case No.
		Debtor

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, without Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 9 of 49

B6B (Official Form 6B) (12/07)

In re	Anthony M Clark	Case No.	
_	·	Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	secu	rity deposit for lease	-	300.00
4.	Household goods and furnishings,	31' c	olor tv-20 years old	-	50.00
	including audio, video, and computer equipment.		en size bed with mattress and box spring with night stands	-	50.00
		smal	dining set with 3 chairs	-	50.00
		chair		-	20.00
		Radio	o	-	5.00
		Desk	with chair	-	15.00
		3 lam	ps	-	10.00
		pots,	pans and dishes	-	10.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	nece	ssary wearing apparel	-	500.00
7.	Furs and jewelry.	X			
			(Tota	Sub-Total of this page)	al > 1,010.00

**<sup>3</sup>** continuation sheets attached to the Schedule of Personal Property

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 10 of 49

B6B (Official Form 6B) (12/07) - Cont.

In re	Anthony M Clark	Case No	
-			

Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	x			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
			(	Sub-Tot Total of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 11 of 49

B6B (Official Form 6B) (12/07) - Cont.

In re	Anthony M Clark	Case No
		,

Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	200	1 Ford Explorer Eddie Bauer	-	2,400.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
				Sub-Tota	al > <b>2,400.00</b>
			(	(Total of this page)	_,

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 12 of 49

B6B (Official Form 6B) (12/07) - Cont.

In re	Anthony M Clark	Case No
		Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 3,410.00 | Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 13 of 49

B6C (Official Form 6C) (4/13)

In re	Anthony M Clark		Case No.	
_		Debtor		

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Security Deposits with Utilities, Landlords, and Otl security deposit for lease	<u>ners</u> 735 ILCS 5/12-1001(b)	300.00	300.00
Household Goods and Furnishings 31' color tv-20 years old	735 ILCS 5/12-1001(b)	50.00	50.00
Queen size bed with mattress and box spring with two night stands	735 ILCS 5/12-1001(b)	50.00	50.00
small dining set with 3 chairs	735 ILCS 5/12-1001(b)	50.00	50.00
chair	735 ILCS 5/12-1001(b)	20.00	20.00
Radio	735 ILCS 5/12-1001(b)	5.00	5.00
Desk with chair	735 ILCS 5/12-1001(b)	15.00	15.00
3 lamps	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b)	10.00 0.00	10.00
pots, pans and dishes	735 ILCS 5/12-1001(b)	10.00	10.00
Wearing Apparel necessary wearing apparel	735 ILCS 5/12-1001(a)	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles 2001 Ford Explorer Eddie Bauer	735 ILCS 5/12-1001(c)	2,400.00	2,400.00
Other Exemptions wearing apparel	735 ILCS 5/12-1001(a)	500.00	500.00

m 1	0.040.00	0.040.00
Total:	3.910.00	3.910.00

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 14 of 49

B6D (Official Form 6D) (12/07)

In re	Anthony M Clark	Case No	_
_		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_		*					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY	COXFLXGEXF	UNLLQUID	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
, ,		╀	SUBJECT TO LIEN	N	Ā	-	COLEMIERAL	
Account No.					Ė			
						Н		
			Value \$					
Account No.								
Tiecount 110.								
			X 1					
		_	Value \$			Н		
Account No.								
			Value \$					
Account No.								
			Value \$					
		<u></u>			- 4.	Н		
<b>0</b> continuation sheets attached				ubto		- 1		
			(Total of th	ns p	ag	(e)		
				T	ota	ıl	0.00	0.00
			(Report on Summary of Sci	hed	ule	s)		

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Page 15 of 49 Document

B6E (Official Form 6E) (4/13)

In re	Anthony M Clark	Case No.
-	<u> </u>	Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entit priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report total also on the Statistical Summary of Certain Liabilities and Related Data.	
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
□ Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible rof such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	relati
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. 11 U.S.C. § 507(a)(3).	nt of
■ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichev occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of but whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	usine
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
□ Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were no delivered or provided. 11 U.S.C. § 507(a)(7).	ot
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Fe Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	edera
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance 11 U.S.C. § 507(a)(10)	

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 16 of 49

B6F (Official Form 6F) (12/07)

In re	Anthony M Clark	Case No.	
_	<u> </u>	Debtor	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and con it decice has no election nothing unseen			no to report on and benedure 11					
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Č	Ų	P		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M		CONTINGEN	L	I S P UT E D		AMOUNT OF CLAIM
Account No. xxxx4461			Opened 7/01/08 Last Active 7/03/08 Lease	T	TED		ſ	
Aaron Sales & Lease Ow 1015 Cobb Place Blvd Nw Kennesaw, GA 30144		-	Lease		D			0.00
Account No. xxxx2504			Opened 7/01/08 Last Active 7/03/08	$\dagger$		l	†	
Aaron Sales & Lease Ow 1015 Cobb Place Blvd Nw Kennesaw, GA 30144		-	Lease					0.00
Account No. 111675483	t			+		H	†	
AFNI 1310 Martin Luther King Driver Bloomington, IL 61702		-						454.98
Account No. xxxxx1483	╁			+		H	$\dagger$	
AT&T Uverse P.O. Box 5014 Carol Stream, IL 60197-5014		-						454.00
							1	454.98
continuation sheets attached			(Total of	Subt this			,	909.96

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 17 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony M Clark	Case No	
-		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N G	Q U	ΙF	AMOUNT OF CLAIM
Account No. xxxx8335			Opened 3/01/11	] T	E		
Bay Area Credit Servic 1000 Abernathy Rd Ne Ste Atlanta, GA 30328		-	Collection Attorney At T - Texas		D		0.00
Account No. xxxxx4868		$\vdash$		$\vdash$	$\vdash$		
Bose Corporation P.O. Box 9168 Framingham, MA 01701		-					
							613.87
Account No. xxxxxxxxxxxxx5096  Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130		-	Opened 4/13/07 Last Active 4/05/08 Credit Card				0.00
Account No. xxxxxxxxxxxxxx1001  Capital One Auto Finance 3905 N Dallas Pkwy Plano, TX 75093		-	Opened 5/01/07 Last Active 6/24/09 Automobile				9,973.00
Account No. xxxxx3538  Cbe Group 1309 Technology Pkwy Cedar Falls, IA 50613		-	Opened 2/01/10 Last Active 6/01/11 Collection Attorney Comed Residential R				0.00
Sheet no1 of _7 sheets attached to Schedule of	-	1		Subt			10,586.87
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	e)	10,300.37

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Page 18 of 49 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony M Clark	Case No	
-		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)   No. 2001
ACCOUNT NUMBER (See instructions above.)  CCa/Cds PO BOX 46101 Las Vegas, NV 89114  CCal/Cds PO BOX 46201 Las Vegas, NV 89114  ACCOUNT NO. 4522655907  Charter One 1 Citizens Drive Riverside, RI 02915  ACCOUNT NO. 780914133  Cigna HealthSpring PO Box 20012 Nashville, TN 37202  ACOUNT NO. 780914133  Cigna HealthSpring PO Box 20012 Nashville, TN 37202  ACCOUNT NO. 780914134  ACCOUNT NO. 780914134  ACCOUNT NO. 780914134  ACOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE.  AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO ST
Cca/cds
Cca/cds
Po Box 46101 Las Vegas, NV 89114  -
Las Vegas, NV 89114
Account No. 4522655907  Charter One 1 Citizens Drive Riverside, RI 02915  Account No. 780914133  Cigna HealthSpring PO Box 20012 Nashville, TN 37202  Double Triangle
Account No. 4522655907  Charter One 1 Citizens Drive Riverside, RI 02915  Account No. 780914133  Cigna HealthSpring PO Box 20012 Nashville, TN 37202  January-March 2014  59.70
Account No. 4522655907  Charter One 1 Citizens Drive Riverside, RI 02915  Account No. 780914133  Cigna HealthSpring PO Box 20012 Nashville, TN 37202  January-March 2014  59.70
Charter One
Charter One
1 Citizens Drive Riverside, RI 02915  Account No. 780914133  Cigna HealthSpring PO Box 20012 Nashville, TN 37202  -
1 Citizens Drive Riverside, RI 02915  Account No. 780914133  Cigna HealthSpring PO Box 20012 Nashville, TN 37202  -
Account No. 780914133   January-March 2014
Account No. 780914133  Cigna HealthSpring PO Box 20012 Nashville, TN 37202  January-March 2014  - 59.70
Account No. 780914133  Cigna HealthSpring PO Box 20012 Nashville, TN 37202  January-March 2014  - 59.70
Account No. 780914133  Cigna HealthSpring PO Box 20012 Nashville, TN 37202  January-March 2014  - 59.70
Cigna HealthSpring PO Box 20012 Nashville, TN 37202  59.70
PO Box 20012 Nashville, TN 37202
PO Box 20012 Nashville, TN 37202
Nashville, TN 37202 59.70
59.70
Account No. xxxxxxxxxxxx2009
Comcast Cable-payment processing
P.O. Box 3002
Southeastern, PA 19398
411.22
Account No. xxxxxxxxxxx3653 Opened 8/02/07 Last Active 3/03/08
Credit Card
Credit One Bank
Po Box 98873
Las Vegas, NV 89193
0.00
Sheet no. 2 of 7 sheets attached to Schedule of Subtotal
Creditors Holding Unsecured Nonpriority Claims  (Total of this page)  590.82

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 19 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony M Clark	Case No	
-		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		C	U	D -	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF C IS SUBJECT TO SETOFF, SO STA	LAIM	CONTINGENT	OZLLQOLDAHE	SPUTED	AMOUNT OF CLAIM
Account No. xxxx3990			Opened 3/01/14		Т	T E D		
Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256		-	Collection Attorney At T			D		455.00
Account No. A00266481								
Fairview Family Practice P.O. Box7001 Bolingbrook, IL 60440-7001		-						
								171.00
Account No. xx0187  Family Publications Inc. P.O. Box 140647 Denver, CO 80214		-						45.00
Account No. xxxxxxxxxxxxx5668  First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		-	Opened 2/01/07 Last Active 2/24/08 Credit Card					512.00
Account No. xx0292  Gateway Fin Po Box 6919 Saginaw, MI 48608		-	Opened 7/17/06 Last Active 4/12/11 Automobile					16,768.00
Sheet no. 3 of 7 sheets attached to Schedule of						tota		17,951.00
Creditors Holding Unsecured Nonpriority Claims				(Total of th	is 1	pag	e)	,

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 20 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony M Clark	Case No	
-		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT		DISPUTED	•
Account No. xx0221			Opened 10/22/07 Last Active 11/02/09	T	E D		
Gateway Fin Po Box 6919 Saginaw, MI 48608		-	Automobile		D		0.00
Account No. <b>56928</b>							
Illinois Urological Institute 25 North Winfield, Suite 407 Winfield, IL 60190		-					
							200.00
Account No. xxxxxx0485  Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606	-	-	Opened 7/01/13 Collection Attorney Wheaton Eye Clinic Ltd.				384.00
Account No. xxxxxx0398	╁	$\vdash$	Opened 4/01/12			╁	
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		-	Collection Attorney Wheaton Eye Clinic Ltd.				186.00
Account No. xxxxxx1878			Opened 12/01/12			T	
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606		-	Collection Attorney Fairview Family Practice				98.00
Sheet no. 4 of 7 sheets attached to Schedule of	_			Subt	tota	ıl	868.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	2e)	008.00

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 21 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony M Clark	Case No	
_		Debtor	

	10		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1		_	
CREDITOR'S NAME,	C O D E B T		sband, Wife, Joint, or Community	ő	N	D	
MAILING ADDRESS INCLUDING ZIP CODE,	E	H W	DATE CLAIM WAS INCURRED AND	T	L	I S P	
AND ACCOUNT NUMBER	B	J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q	UTED	AMOUNT OF CLAIM
(See instructions above.)	0	c	IS SUBJECT TO SETOFF, SO STATE.	Ğ	Ĭ	Ė	AMOUNT OF CLAIM
	R			Ņ	UNLIQUIDATE	ט	
Account No. xxxxxx1879	_			l	E		
Manakanta On			Collection Attorney Fairview Family Practice	-	U		
Merchants Cr							
223 W. Jackson Blvd.		-					
Suite 400							
Chicago, IL 60606							00.00
	┸						63.00
Account No. xxx6637			Opened 10/01/09				
	1		Collection Attorney Tyler Radiology Assoc-N				
Merchants&professional							
5508 Parkcrest Dr Ste 21		-					
Austin, TX 78731							
							191.00
Account No. xxxxxxxxxxxx5962			Opened 1/01/07 Last Active 2/24/08				
	1		Credit Card				
Merrick Bk							
Attn: Bankruptcy		-					
P.O. Box 9201							
Old Bethpage, NY 11804							
							592.00
Account No. xxxxxx7013			Opened 9/01/09				
			Factoring Company Account Tribute				
Midland Funding			Mastercard				
8875 Aero Dr Ste 200		-					
San Diego, CA 92123							
							1,778.00
Account No. xxxxxx8910	_		Opened 12/01/10				
			Factoring Company Account Capital One Bank				
Midland Funding							
8875 Aero Dr Ste 200		-					
San Diego, CA 92123							
							4.4=
		L		L	L		1,655.00
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of			S	Subt	tota	1	4,279.00

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 22 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony M Clark	Case No	
-		Debtor	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C 1 M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	۱ų	S AMOUNT OF CLAIM
Account No. xxxxx8523			Opened 9/01/11	]Τ	T E D		
Optimum Outcomes Inc 2651 Warrenville R Downers Grove, IL 60515		-	Collection Attorney Trinity Mother Frances Hospita		D		1,011.00
Account No. 5907	t			+			
Richard J. Boudreau & Associates 6 Manor Parkway Salem, NH 03079		-					
							186.64
Account No. xxxxxxx68HA							
Social Security Administration 77 W. Jackson, Suite 300 Chicago, IL 60604		-					22,762.00
Account No. xxxx2518	t		Opened 7/01/14	+			
Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216	-	-	Collection Attorney Comcast				256.00
Account No. xxxx1950	T			$\dagger$		T	
Tate & Kirlim-LVNV Funding LLC 2810 Southhampton Rd Philadelphia, PA 19154		_					841.26
Sheet no. 6 of 7 sheets attached to Schedule of				Sub			25,056.90
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	)

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 23 of 49

B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony M Clark	Case No.	
·-		Debtor	

	_	_					
CREDITOR'S NAME,	CC	Hu	sband, Wife, Joint, or Community	C	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		NG	UNLIQUIDAT	T	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2121			Opened 12/28/06 Last Active 5/01/08	<del>   </del>	ΪE		
Tribute Pob 105555 Atlanta, GA 30348		-	Credit Card		ED		1,337.00
Account No. xxxxx5708	T	T		П			
Trinity Mother Frances Hospital PO Box 5500 Tyler, TX 75712		-					400.00
							189.00
Account No. xx3752			11/28/2011				
Wheaton Eye Clinic 2015 North Main Street Wheaton, IL 60187		-					
							255.92
Account No.	-						
AAN-	_						
Account No.							
Sheet no7 of _7 sheets attached to Schedule of				Subt			1,781.92
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his p	pag	e)	1,701.32
			(Report on Summary of Sc		ota		62,024.47
			(Report on Summary of SC	neu	ule	3)	· '

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 24 of 49

B6G (Official Form 6G) (12/07)

In re	Anthony M Clark	Case No.
_	<u> </u>	,

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

BH Management, LLC 400 Locust St. Des Moines, IA 60516 Lease term 1st July, 2014-30th June, 2015.

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 25 of 49

B6H (Official Form 6H) (12/07)

In re	Anthony M Clark	Case No.	
_		Debtor	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 26 of 49

Fill	in this information to identify your c	ase:							
Del	otor 1 Anthony M	Clark			_				
_	otor 2 ruse, if filing)				_				
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRI	CT OF ILLINOIS		_				
	se number nown)		-				ed filing ent showing post-	•	chapter
$\bigcirc$	fficial Form B 6I						as of the followin	g date:	
	chedule I: Your Inc	ome				MM / DD/	YYYY		12/13
sup spo atta	as complete and accurate as pos- plying correct information. If you use. If you are separated and you ch a separate sheet to this form. t1: Describe Employment	are married and not fili ir spouse is not filing w	ng jointly, and your sith you, do not inclu	spouse i de infori	s livi natio	ng with you, inc on about your sp	lude information ouse. If more sp	about y	our eeded,
1.	Fill in your employment information.		Debtor 1			Debtor	2 or non-filing s	pouse	
	If you have more than one job, attach a separate page with	Employment status	☐ Employed ■ Not employed			□ Emp	loyed employed		
	information about additional employers.	Occupation							
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	here?						
Par	Give Details About Mo	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	eport for	any l	ine, write \$0 in the	e space. Include y	our non-	-filing
	u or your non-filing spouse have mees space, attach a separate sheet to		ombine the information	n for all e	emplo	yers for that pers	on on the lines be	low. If yo	ou need
						For Debtor 1	For Debtor 2 non-filing spo		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	. \$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	0.00	\$ <u> </u>	N/A	

# Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 27 of 49

Deb	tor 1	Anthony M Clark	•	Case	number (if known)			
				For	Debtor 1	For Deb	tor 2 or	
	Cop	y line 4 here	4.	\$	0.00	\$	N/A	
5.	List	all payroll deductions:						
	5a. 5b.	Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans	5a. 5b.	\$	0.00	\$ \$	N/A N/A	
	5c.	Voluntary contributions for retirement plans Required repayments of retirement fund loans	5c.	\$ 	0.00	\$	N/A	
	5d. 5e.	Insurance	5d. 5e.	\$	0.00	\$	N/A N/A	
	5f.	Domestic support obligations Union dues	5f.	\$ <u></u>	0.00	\$	N/A	
	5g. 5h.	Other deductions. Specify:	5g. 5h.+	\$	0.00	+ \$	N/A N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	N/A	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	N/A	
8.	8b. 8c.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive	8a. 8b.	\$ \$	0.00	\$\$ \$	N/A N/A	
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A	
	8d. 8e.	Unemployment compensation Social Security	8d. 8e.	\$ <u> </u>	0.00	\$	N/A N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Food Stamps	8f.	\$	1,397.00	\$	N/A	
	8g. 8h.	Pension or retirement income Other monthly income. Specify:	8g. 8h.+	\$ \$	0.00	+ \$	N/A N/A	
9.		all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,586.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		1,586.00 + \$_	N.	/A = \$	1,586.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a cify:	depend		•	ed in <i>Sche</i> d	dule J. 1. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The resident that amount on the Summary of Schedules and Statistical Summary of Certain ies				, if it		1,586.00
13.	Do y	you expect an increase or decrease within the year after you file this form?  No.  Yes. Explain:	?				Combin- monthly	ed / income

# Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 28 of 49

FilLie	n this informe	ition to identify yo	our casa:			i		
Debto		Anthony M (					k if this is: An amended filing	
Debto							A supplement show	ving post-petition chapter
(Spot	use, if filing)					_	13 expenses as of	the following date:
Unite	d States Bankı	ruptcy Court for the	: NORTH	HERN DISTRICT OF ILLING	DIS		MM / DD / YYYY	
Case (If kno	number own)						A separate filing fo 2 maintains a sepa	r Debtor 2 because Debtor rate household
		rm B 6J	_					
		J: Your						12/13
infor	rmation. If m		eded, atta	. If two married people ard ch another sheet to this t n.				
Part		ribe Your House	hold					
	Is this a joir							
			in a separ	ate household?				
	□ N	0		parate Schedule J.				
2.	Do you have	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state dependents'							□ No
	dependents	names.					<del></del>	☐ Yes ☐ No
								Yes
								□ No □ Yes
							<del></del>	☐ Yes
								☐ Yes
	expenses o	penses include f people other t d your depende	han $_{m \Box}$	No Yes				
Part	2: Estim	ate Your Ongoi	na Monthi	v Expenses				
Estir expe	mate your ex	cpenses as of y	our bankrı	uptcy filing date unless you y is filed. If this is a supp				
the v		h assistance an		government assistance if cluded it on <i>Schedule I:</i> Y			Your exp	enses
•								
		or home owners and any rent for th		ses for your residence. In or lot.	nclude first mortgag	e 4. \$		800.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
	-	rty, homeowner's				4b. \$		0.00
		maintenance, reconner's associat		upkeep expenses		4c. \$		0.00
				oominium dues our residence, such as hoi	me equity loans	4d. \$ 5. \$		0.00
			•	•		*		

# Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 29 of 49

Debtor 1 Anthony M Clark	Case number (if known)	
6. Utilities:		
6a. Electricity, heat, natural gas	6a. \$	40.00
6b. Water, sewer, garbage collection	6b. \$	54.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	70.00
6d. Other. Specify: oil change, repairs and maintenance for vehicle	6d. \$	50.00
Food and housekeeping supplies	7. \$	206.50
Childcare and children's education costs	8. \$	0.00
Clothing, laundry, and dry cleaning	9. \$	60.00
O. Personal care products and services	10. \$	10.00
Medical and dental expenses	11. \$	149.05
2. <b>Transportation.</b> Include gas, maintenance, bus or train fare.	· · · · · · · · · · · · · · · · · · ·	143.03
Do not include car payments.	12. \$	100.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	25.00
4. Charitable contributions and religious donations	14. \$	0.00
5. Insurance.		
Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	19.90
15c. Vehicle insurance	15c. \$	0.00
15d. Other insurance. Specify:	15d. \$	0.00
6. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16. \$	0.00
7. Installment or lease payments:	4.7 A	0.00
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other Specify:	17c. \$	0.00
17d. Other. Specify:	17d. \$	0.00
<ol><li>Your payments of alimony, maintenance, and support that you did not report a deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</li></ol>	18. \$	0.00
9. Other payments you make to support others who do not live with you.	\$	0.00
Specify:	19.	0.00
O. Other real property expenses not included in lines 4 or 5 of this form or on Sci		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
Other: Specify: Social Security overpayment	21. +\$	50.00
2. Your monthly expenses. Add lines 4 through 21.	22. \$	1,634.45
The result is your monthly expenses.  3. Calculate your monthly net income.		
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	1,586.00
23b. Copy your monthly expenses from line 22 above.	23b\$	
200. Copy your monthly expenses from line 22 above.	Δουφ 	1,634.45
23c. Subtract your monthly expenses from your monthly income.		
The result is your monthly net income.	23c. \$	-48.45
24. Do you expect an increase or decrease in your expenses within the year after y	you file this form?	
For example, do you expect to finish paying for your car loan within the year or do you expect yo modification to the terms of your mortgage?	on mongage payment to increa	ase of decrease because Of d
■ No.		
□ Yes.		
Explain:		

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 30 of 49

**B6 Declaration (Official Form 6 - Declaration).** (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Anthony M Clark			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	ING DEBTOR'S SO	CHEDUL	ES
	DECLARATION UNDER I	PENALTY (	OF PERJURY BY INDIV	IDUAL DEI	BTOR
	I declare under penalty of perjury the				les, consisting of24
	sheets, and that they are true and correct to t	he best of m	y knowledge, information	, and belief.	
Date	December 15, 2014	Signature	/s/ Anthony M Clark		
		~-8	Anthony M Clark		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 31 of 49

B7 (Official Form 7) (04/13)

### United States Bankruptcy Court Northern District of Illinois

In re	Anthony M Clark		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$26,429.70 Social Security benefits for 2012 \$16,198.80 Social Security benefits for 2013 Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Page 32 of 49 Document

B7 (Official Form 7) (04/13)

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

**AMOUNT** PAID OR VALUE OF **TRANSFERS** 

AMOUNT STILL **OWING** 

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING** 

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

 $<sup>^</sup>st$  Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 33 of 49

B7 (Official Form 7) (04/13)

3

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 34 of 49

B7 (Official Form 7) (04/13)

1

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Charter One 1 Citizens Drive Riverside, RI 02915 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking Account 452265-590-7

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 35 of 49

B7 (Official Form 7) (04/13)

### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

### 16. Spouses and Former Spouses

None П

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### LaToya Clark (a.k.a. LaToya Williams)

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 36 of 49

B7 (Official Form 7) (04/13)

6

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 37 of 49

B7 (Official Form 7) (04/13)

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 38 of 49

B7 (Official Form 7) (04/13)

Q,

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date December 15, 2014

Signature /s/ Anthony M Clark
Anthony M Clark
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 39 of 49

B8 (Form 8) (12/08)

## United States Bankruptcy Court Northern District of Illinois

	Normern Dis	strict of illinois	8	
In re Anthony M Clark			Case No.	
	]	Debtor(s)	Chapter	7
PART A - Debts secured by pro	R 7 INDIVIDUAL DEBTO	nust be fully co		
Property No. 1	nuen uuunionui puges ni nee			
Creditor's Name: -NONE-		Describe Prop	erty Securing Deb	t:
Property will be (check one):  ☐ Surrendered	☐ Retained			
If retaining the property, I intend to  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	o (check at least one):  (for example, avo	oid lien using 11	U.S.C. § 522(f)).	
Property is (check one): ☐ Claimed as Exempt		□ Not claimed	as exempt	
PART B - Personal property subject Attach additional pages if necessary Property No. 1		e columns of Par	B must be complet	red for each unexpired lease.
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO	
I declare under penalty of perjury personal property subject to an u		intention as to a	any property of my	estate securing a debt and/o
Date <b>December 15, 2014</b>		/s/ Anthony M C Anthony M Clar		

Debtor

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 40 of 49

# **United States Bankruptcy Court**Northern District of Illinois

				14	or therm D	istrict of filling	1015				
In re	e Anthony M C	lark						Case No.			
						Debtor(s)		Chapter	7		
	DIS	SCL(	OSURE OF	COMPI	ENSATIO	ON OF ATT	ORNEY	FOR DI	EBT	OR(S)	
1.	Pursuant to 11 U.S. paid to me within or behalf of the debtor	ne year	before the filir	ng of the peti	tion in bankı	uptcy, or agreed	to be paid to	me, for serv			
	For legal service	ces, I h	ave agreed to a	ccept			\$			0.00	
	Prior to the fili	ng of th	his statement I	have receive	d		\$			0.00	
	Balance Due						\$			0.00	
2.	The source of the co	ompens	sation paid to m	ie was:							
	Debtor		Other (specify	y):							
3.	The source of comp	ensatic	on to be paid to	me is:							
	Debtor		Other (specify	y):							
4.	■ I have not agree	ed to sh	nare the above-o	disclosed con	npensation w	ith any other per	son unless the	ey are mem	bers a	and associates of	of my law firm.
	☐ I have agreed to copy of the agree					a person or perso people sharing in					aw firm. A
5.	In return for the abo	ove-dis	sclosed fee, I ha	ve agreed to	render legal	service for all as	pects of the b	ankruptcy o	ase, i	ncluding:	
	reaffirma	filing of the dos as ne wition a	of any petition, lebtor at the me reded]	schedules, st eting of cred creditors to nd applicat	atement of a litors and cor reduce to lions as ne	ffairs and plan wifirmation hearing market value; eded; preparat	hich may be ng, and any ade	required; journed hea planning;	rings prep	thereof;	filing of
6.		ntatior		ors in any d		include the follow bility actions, j		avoidanc	es, re	elief from sta	y actions or
					CERTI	FICATION					
	I certify that the for bankruptcy proceedi		is a complete s	tatement of a	any agreeme	nt or arrangement	t for payment	to me for r	eprese	entation of the	lebtor(s) in
Date	ed: December 15	5, 2014	4			/s/ Laura M. M					
						Laura M. Myer Prairie State L 400 W. Roose Wheaton, IL 6	egal Servic		aton		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

## Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Document Page 42 of 49

Form B 201A, Notice to Consumer Debtor(s)

Page 2

#### Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Case 14-44659 Doc 1 Filed 12/16/14 Entered 12/16/14 12:30:18 Desc Main Page 43 of 49 Document

B 201B (Form 201B) (12/09)

## **United States Bankruptcy Court**

		hern District of Illinois		
In re	Anthony M Clark		Case No.	
		Debtor(s)	Chapter 7	7
	. ,	OF THE BANKRUPTO rtification of Debtor	CY CODE	•
Code.	T (We), the debto(s), diffinit that I (we) have rece	orved and read the attached no	dice, as required by	3 5 12(0) of the Bunkruptey
Anthony	y M Clark	X /s/ Anthony M	Clark	December 15, 2014
Printed I	Name(s) of Debtor(s)	Signature of De	btor	Date
Case No	o. (if known)	X		
		Signature of Joi	nt Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## **United States Bankruptcy Court Northern District of Illinois**

		Not then District of Inhibis		
In re	Anthony M Clark		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors:	43
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	itors is true and correct to	the best of my
Date:	December 15, 2014	/s/ Anthony M Clark Anthony M Clark		

Aaron Sales & Lease Ow 1015 Cobb Place Blvd Nw Kennesaw, GA 30144

AFNI 1310 Martin Luther King Driver Bloomington, IL 61702

AT&T Uverse P.O. Box 5014 Carol Stream, IL 60197-5014

Attorney General U.S. Dept of Justice 950 Pennsylvania ave Washington, DC 20530

Baker & Miller, P.C. 29 N. Wacker Drive Suite 500 Chicago, IL 60606

Bay Area Credit Servic 1000 Abernathy Rd Ne Ste Atlanta, GA 30328

BH Management, LLC 400 Locust St. Des Moines, IA 60516

Bose Corporation P.O. Box 9168 Framingham, MA 01701

Capital 1 Bank Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130

Capital One Auto Finance 3905 N Dallas Pkwy Plano, TX 75093

Cbe Group 1309 Technology Pkwy Cedar Falls, IA 50613

Cca/cds Po Box 46101 Las Vegas, NV 89114

Central Credit Services PO Box 15118
Jacksonville, FL 32239

Charter One 1 Citizens Drive Riverside, RI 02915

Cigna HealthSpring PO Box 20012 Nashville, TN 37202

Comcast Cable-payment processing P.O. Box 3002 Southeastern, PA 19398

Credit Collection Services Two Wells Avenue Newton Center, MA 02459

Credit One Bank Po Box 98873 Las Vegas, NV 89193

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

Eric Holder, US Attorney General US Dept. of Justice 950 Pennsylvania Avenue NW Washington, DC 20530

Fairview Family Practice P.O. Box7001 Bolingbrook, IL 60440-7001

Family Publications Inc. P.O. Box 140647 Denver, CO 80214

First National Collection Bureau 610 Waltham Way Sparks, NV 89434

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Gateway Fin Po Box 6919 Saginaw, MI 48608

I.C. system, Inc 444 Highway 96 East P.O. Box 64437 Saint Paul, MN 55164-0437

Illinois Urological Institute 25 North Winfield, Suite 407 Winfield, IL 60190

JCC & Associates, Inc P.O. Box 519 Sauk Rapids, MN 56379

Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606

Merchants&professional 5508 Parkcrest Dr Ste 21 Austin, TX 78731

Merrick Bk Attn: Bankruptcy P.O. Box 9201 Old Bethpage, NY 11804 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Optimum Outcomes Inc 2651 Warrenville R Downers Grove, IL 60515

Richard J. Boudreau & Associates 6 Manor Parkway Salem, NH 03079

Social Security Administration 77 W. Jackson, Suite 300 Chicago, IL 60604

Social Security Administration 7440 Providence Dr Woodridge, IL 60517

SSA General Counsel 6401 Security Bldg Rm 617 Baltimore, MD 21235

SSA, General Counsel 6401 Security Blvd. Baltimore, MD 21235

Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216

Tate & Kirlim-LVNV Funding LLC 2810 Southhampton Rd Philadelphia, PA 19154

Tribute Pob 105555 Atlanta, GA 30348

Trinity Mother Frances Hospital PO Box 5500 Tyler, TX 75712

Wheaton Eye Clinic 2015 North Main Street Wheaton, IL 60187